

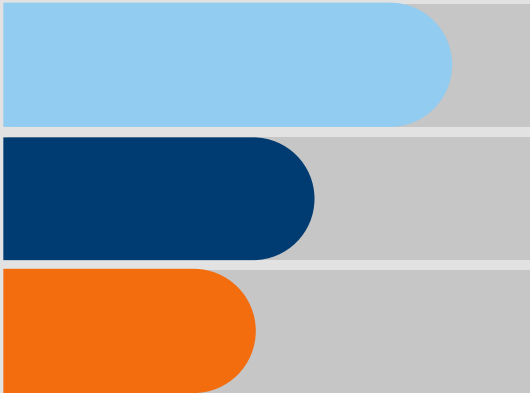
Fertility care for any journey to parenthood

**INCLUSIVE SUPPORT FOR EMPLOYEES
TO BUILD THEIR FAMILIES**



Fertility coverage isn't just supportive. It's strategic.

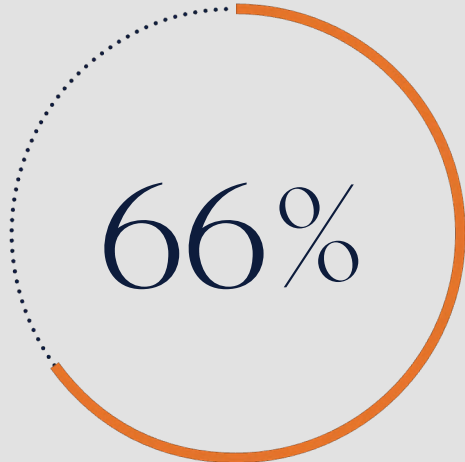
And large employers are responding to the call.¹



87% will expand fertility benefits to cover all types of family formation by 2027.

64% offer fertility benefits that are inclusive (eligibility isn't limited to the clinical definition of infertile).

47% now cover in vitro fertilization (IVF).



Employees who would take a new job for better reproductive benefits²

Fertility care for all types of families

At Kaiser Permanente, we support all your employees in building their families, regardless of their gender identity, sexual orientation, or marital status.



Care is coordinated throughout the family-forming journey

Contraception
care

Preconception
care

Fertility
care

Pregnancy and
postpartum care

Pediatric
care

Preventive care, condition
management, and specialty care

Mental and social health

A member-centered approach to fertility care

Our physicians, care teams, and trusted partners will be there to give your employees high-quality, coordinated, and personalized fertility care every step of the way.



Wide range of treatments to help your employees form their families

PRECONCEPTION CARE AND FAMILY PLANNING

CONSULTATION AND DIAGNOSTIC SERVICES

FERTILITY MEDICATIONS

ARTIFICIAL INSEMINATION

IN VITRO FERTILIZATION

FERTILITY PRESERVATION

MALE FERTILITY

Preconception care and family planning

We'll help your employees reach the best health to support conception. Like our member Grace, whose care team helped her conceive after she was diagnosed with endometriosis, your employees will have access to:

- Routine blood tests
- Preventive care screenings
- Evaluation and treatment of preexisting conditions
- Health education and risk management
- Surgeries to address infertility
- Contraception care, health education, and family planning
- Referrals to specialists, as necessary

“The best part was that everything was coordinated. It wasn't us having to do all the work ourselves. ... Everything was just really easy, and all we had to do was just take care of each other.”

— Grace, member

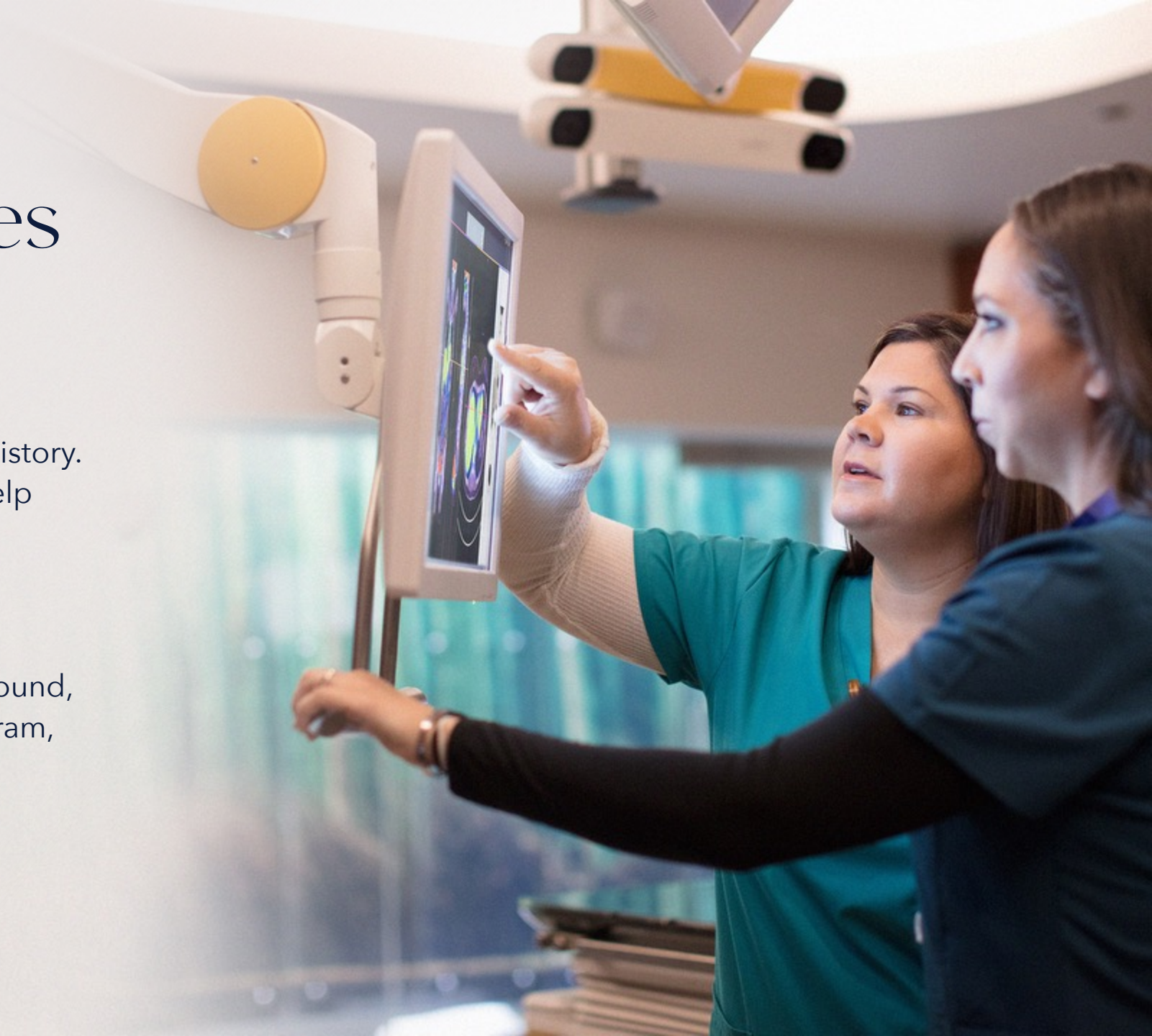
Consultation and diagnostic services

CONSULTATION

Clinician reviews your employee's medical history. Lab tests or other diagnostics are used to help determine treatment options.

DIAGNOSTICS AND IMAGING

Fertility tests may include blood tests, ultrasound, saline infusion sonogram, hysterosalpingogram, and semen analysis (if applicable).



Artificial insemination fertility therapies

SERVICES WITH INTRAUTERINE INSEMINATION (IUI)

- Treatment typically begins with prescribed medications to stimulate egg production and maturation.
- Ovaries are monitored to determine optimal time for insemination.
- Procedure involves inserting washed sperm into the uterus through the vagina.



In vitro fertilization (IVF)

An IVF cycle may include:*

- Cycle management
- Lab tests
- Ultrasounds
- Anesthesia
- Egg retrieval
- Sperm preparation
- Sperm retrieval
- Embryo culturing
- Embryo transfer
- Frozen embryo transfer
- Cryopreservation of embryos
- Assisted hatching
- Intracytoplasmic sperm injection
- Preimplantation genetic testing

*Fertility specialists determine what services are medically necessary and included in an IVF cycle.

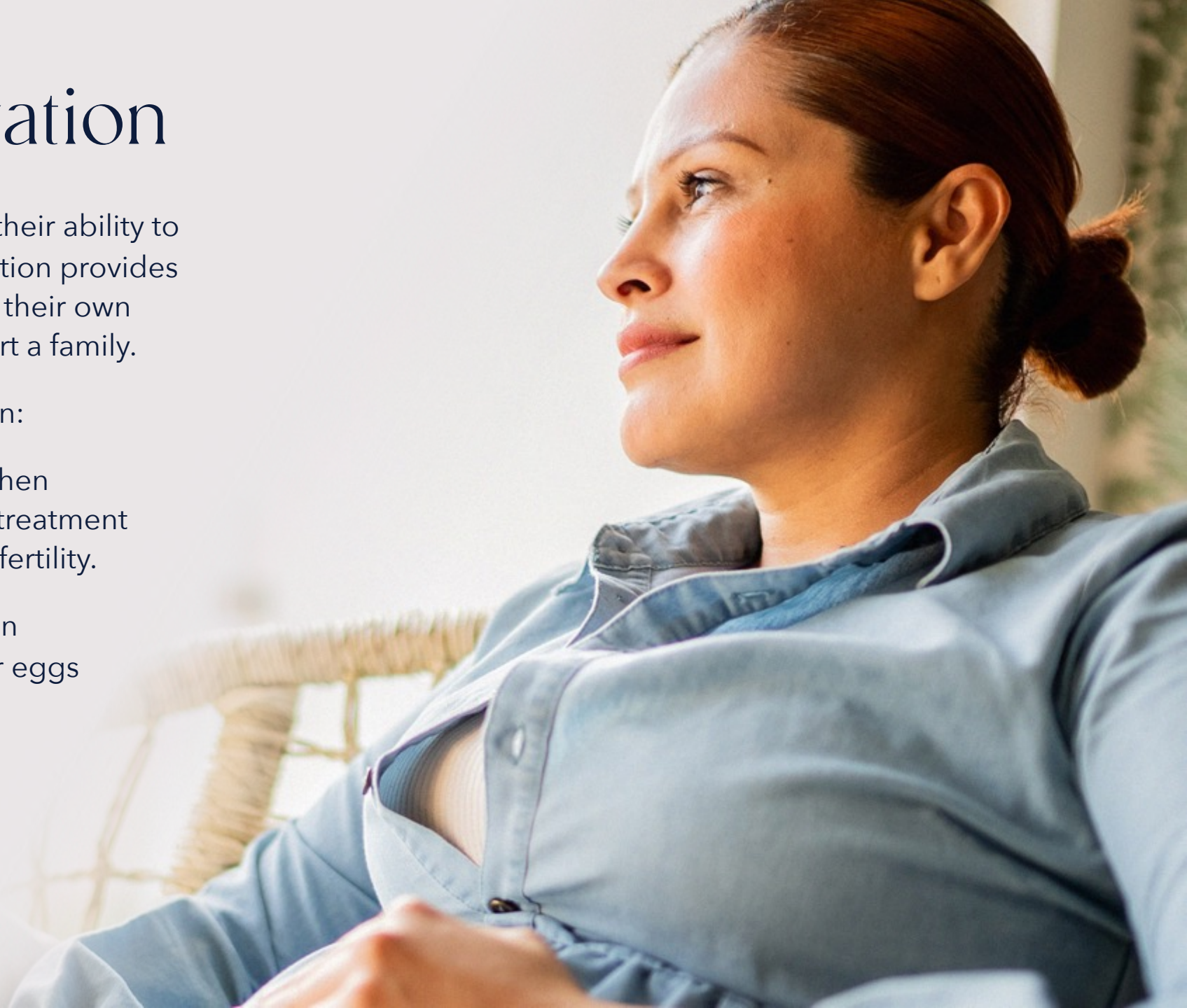


Fertility preservation

Your employees may want to preserve their ability to conceive in the future. Fertility preservation provides the option to retrieve, freeze, and store their own eggs or sperm until they're ready to start a family.

There are 2 types of fertility preservation:

- **Iatrogenic fertility preservation** – When an employee is about to undergo a treatment or procedure that's likely to cause infertility.
- **Elective fertility preservation** – When an employee chooses to freeze their eggs or sperm for a future date.



Male fertility services

DIAGNOSTICS

A urologist with special training in infertility reviews medical history and recommends lab tests, imaging studies, or other diagnostics.

SURGICAL CARE

May include a testis biopsy or a varicocele repair.

SPERM RETRIEVAL

May be necessary for IVF.

VASECTOMY REVERSAL

This surgical procedure isn't covered, but it's available on a fee-for-service basis for members and nonmembers.



Top-notch care, from prenatal to pediatrics

Coordinated care before, during, and after pregnancy to make it easier for your employees and their babies to stay healthy.



TOP-RATED MATERNITY HOSPITALS

27 of our medical centers were named America's Best Maternity Hospitals by Newsweek and Statista for 2025.

DEDICATED CARE TEAM

[Watch this video](#) to learn how a connected support team can make it easier for your employees to get excellent health care.

Sarah's fertility experience with IUI

Sarah visits her ob-gyn and discusses her health history and fertility concerns.

Sarah gets recommended lab tests and diagnostics, including an ultrasound and an X-ray of her uterus and fallopian tubes.

After Sarah becomes pregnant, she gets personalized maternity care based on her medical history and fertility experience.

Her ob-gyn refers her to a reproductive endocrinology and infertility (REI) specialist and connects her to mental health tools.

Her REI specialist recommends medications to stimulate egg production.

Sarah receives an IUI outpatient procedure that involves placing sperm inside her uterus.

After the healthy birth of Sarah's child, her newborn's first pediatric visit is scheduled while the family is at the hospital.

Kayla's fertility experience with IVF

Kayla's ob-gyn and reproductive endocrinology and infertility (REI) specialist determine that IVF is necessary.

Kayla goes through the process of IVF – egg retrieval, fertilization to create an embryo, genetic testing of the embryo, and embryo transfer to the uterus.

Kayla gets personalized maternity care based on her medical history and fertility experience.

Kayla is prescribed fertility medications to stimulate egg production. When the time is right, she gets a hormone trigger injection.

Kayla gets 2 pregnancy blood tests after embryo transfer. The 2nd test shows the pregnancy is viable.



After the healthy birth of Kayla's child, her newborn's first pediatric visit is scheduled while the family is at the hospital.

2026 fertility benefit coverage, effective 1/1/2026

Coverage	Details	California	Colorado	Hawaii	Georgia	Mid-Atlantic States			Northwest	Washington
						Maryland	Washington, D.C.	Virginia		
Preconception care and family planning	Services may include: <ul style="list-style-type: none"> Routine blood tests Preventive cancer screenings Education and discussion of ovulation predictor kits Referrals to specialists, as necessary 	Base								
Fertility services	Coverage for the diagnosis of infertility and treatments, which may include: <ul style="list-style-type: none"> Consultations with infertility specialists Diagnostic services to assess fertility status Artificial insemination Intrauterine insemination (IUI) Semen samples 	Base	Base	Base	Supplemental coverage	Base	Base	Base	Supplemental coverage	Supplemental coverage
Assisted reproductive technology (ART) coverage	Coverage of ART in which both eggs and sperm are used to create embryos to help achieve pregnancy.				Supplemental coverage				Supplemental coverage	Supplemental coverage
Iatrogenic (medically necessary) fertility preservation ¹	Coverage for fertility preservation when treatment of another condition may directly or indirectly cause infertility.			Customizable	Base			Supplemental coverage	Customizable ²	Customizable ²

Choosing fertility benefits to support your employees

In addition to standard base benefits, there are 2 supplemental tiers of fertility benefits that you can add onto your employees' coverage.* You can further customize your fertility benefits based on your company's needs.

Base benefits

Preconception care and family planning

State-mandated fertility coverage



Supplemental fertility coverage

Coverage for the diagnosis of infertility and treatment, which may include artificial insemination

Requires associated drug coverage



Supplemental assisted reproductive technology (ART) coverage

Coverage of assisted reproductive technology, specifically in vitro fertilization (IVF)

Requires associated drug coverage

